

# DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

## English Language Declaration

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled VIRTUAL WALLET SYSTEM; the specification of which (check one)

\_\_\_\_\_ is attached hereto.

X was filed on November 12, 1998 \_\_\_\_\_ as

X Application Serial No. 09/190,993 \_\_\_\_\_

\_\_\_\_\_ and was amended on \_\_\_\_\_ (if applicable)



I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent of inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s) Priority Claimed

_____ (Number)	_____ (Country)	_____ (Day/Month/Year Filed)	_____ Yes	_____ No
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_____ (Number)	_____ (Country)	_____ (Day/Month/Year Filed)	_____ Yes	_____ No
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I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code §112, I acknowledge the duty to disclose material to patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

_____ (Application Serial No.)	_____ (Filing Date)	_____ (Status)
60/065,291	November 12, 1997	Pending
(patented, pending, abandoned)		

_____ (Application Serial No.)	_____ (Filing Date)	_____ (Status)
60/081,748	April 14, 1998	Pending
(patented, pending, abandoned)		

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

**English Language Declaration**

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

George T. Marcou, Registration No. 33,014; Michael D. Bednarek, Registration No. 32,329; Richard Peterson, Registration No. 35,320; Wilburn L. Chesser, Registration No. 41,668; and Benjamin Driscoll, Registration No. 41,571.


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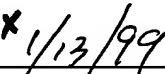
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Direct telephone calls to:

George T. Marcou  
(202) 508-5800

Full name of first inventor: Cris T. PALTENGHE

First Inventor's Signature 

Date  1/13/99

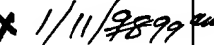
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Citizenship: USA

Post Office Address: 11718 Entrada Avenue, Northridge, CA 91326

Full name of second inventor: Alnoor B. MAMDANI

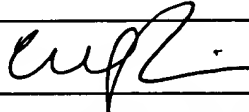

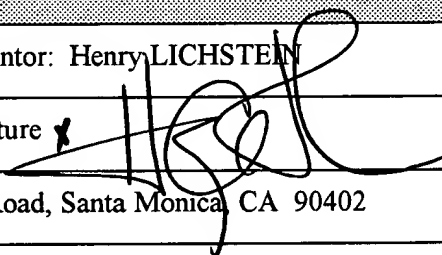





Second Inventor's Signature 

Date  1/11/99

Residence: 2030 Penmar Avenue, Venice, CA 90291

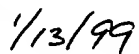
Citizenship: USA

Post Office Address: 2030 Penmar Avenue, Venice, CA 90291

Full name of third inventor: Charles GOLVIN	
Third Inventor's Signature 	Date  1/15/99
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Citizenship: USA	
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Full name of fourth inventor: Henry LICHSTEIN	
Fourth Inventor's Signature 	Date  1/14/99
Residence: 544 Dryad Road, Santa Monica, CA 90402	
Citizenship: USA	
Post Office Address: 544 Dryad Road, Santa Monica, CA 90402	
Full name of fifth inventor: David SOLO	
Fifth Inventor's Signature 	Date 
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Citizenship: USA	
Post Office Address: 300 E. 75th Street, Apt. 7B, New York, NY 10021	
Full name of sixth inventor: Jack PAN	
Sixth Inventor's Signature 	Date  1/12/99
Residence: 3651 South Norwich Place, Rowland Heights, CA 91748	
Citizenship: USA	
Post Office Address: 3651 South Norwich Place, Rowland Heights, CA 91748	

Full name of seventh inventor: Melvin M. TAKATA

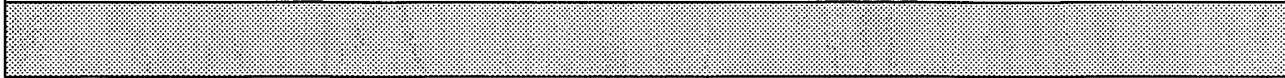
Seventh Inventor's Signature 

Date 

Residence: 855 Paseo Del Robledo, Thousand Oaks, CA 91360

Citizenship: USA

Post Office Address: 855 Paseo Del Robledo, Thousand Oaks, CA 91360



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X Application Serial No. 09/190,993 \_\_\_\_\_

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Prior Foreign Application(s)

Priority Claimed

(Number)	(Country)	(Day/Month/Year Filed)	Yes	No
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(Number)	(Country)	(Day/Month/Year Filed)	Yes	No
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<u>60/065,291</u>	<u>November 12, 1997</u>	<u>Pending</u>
(Application Serial No.)	(Filing Date)	(Status)
		(patented, pending, abandoned)

<u>60/081,748</u>	<u>April 14, 1998</u>	<u>Pending</u>
(Application Serial No.)	(Filing Date)	(Status)
		(patented, pending, abandoned)

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Washington, D.C. 20005

Direct telephone calls to:

George T. Marcou  
(202) 508-5800

Full name of first inventor: Cris T. PALTENGHE	
First Inventor's Signature	Date
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Citizenship: USA	
Post Office Address: 11718 Entrada Avenue, Northridge, CA 91326	
Full name of second inventor: Alnoor B. MAMDANI	
Second Inventor's Signature	Date
Residence: 2030 Penmar Avenue, Venice, CA 90291	
Citizenship: USA	
Post Office Address: 2030 Penmar Avenue, Venice, CA 90291	

Full name of third inventor: Charles GOLVIN	
Third Inventor's Signature	Date
Residence: 2762 McConnell Drive, Los Angeles, CA 90064	
Citizenship: USA	
Post Office Address: 2762 McConnell Drive, Los Angeles, CA 90064	
Full name of fourth inventor: Henry LICHSTEIN	
Fourth Inventor's Signature	Date
Residence: 544 Dryad Road, Santa Monica, CA 90402	
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Full name of fifth inventor: David SOLO	
Fifth Inventor's Signature ✕ 	Date ✕ 15 JAN 99
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Citizenship: USA	
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Full name of sixth inventor: Jack PAN	
Sixth Inventor's Signature	Date
Residence: 3651 South Norwich Place, Rowland Heights, CA 91748	
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Post Office Address: 3651 South Norwich Place, Rowland Heights, CA 91748	

Full name of seventh inventor: Melvin M. TAKATA	
Seventh Inventor's Signature	Date
Residence: 855 Paseo Del Robledo, Thousand Oaks, CA 91360	
Citizenship: USA	
Post Office Address: 855 Paseo Del Robledo, Thousand Oaks, CA 91360	